

ESTABLISHED 1698

INCORPORATED 1899

EXECUTIVE OFFICES

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August 30, 2004

Antoinette (Toni) Zietlow  
207 Regency Drive H# 554 Z  
Bloomington, IL 60108

Dear Toni:

We are pleased to offer you an Employee Position as Sales Consultant for our organization. Your responsibilities include selling our patient accounts/receivables management programs to the area healthcare providers, and offering similar type collection services to businesses extending credit to consumers. In addition, we offer collection services for "business to business" accounts, which creates additional potentials for building client relationships and commission dollars.

The beginning base salary will be \$36,000 annually plus optional health insurance benefits, 401k, and disability insurance. The PTO (paid time off) schedule we offer is based on the length of your service, and includes vacation, sickness, and time off for handling personal business. In addition, we provide Holiday Pay that includes New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. After acceptance; you will receive a one-time \$600.00 clothing allowance, to be used to enhance your professional business attire.

As a W-2 status employee, you are subject to a 90-day probationary period. After probation you will have the option to participate in our medical and life insurance programs. After six months, you are eligible to participate in our 401K plan. Booklets providing a full explanation of our benefit packages will be provided. At the time of your acceptance, our Employee Handbook will be provided outlining these as well as other benefits and policies.

Upon acceptance of this offer, as a condition of employment, you will be required to authorize a routine background check.

Job description: To diligently sell services of MCG & DPS to the credit granting marketplace. The duties include prospecting, sales presentations, traveling, the servicing of existing clients, the bringing on of new clients, and attendance of appropriate trade shows and business conferences. We will provide you with industry training, sales and marketing support, promotional materials, necessary office supplies, and a company laptop. All sales contacts and service activities are to be documented daily in the contact management database and sales support system that we provide (GoldMine), and your productivity reports will be generated by this system, leaving you more time to generate new client **relationships**.

Blumberg No. 5208

EXHIBIT

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Expense Reimbursement: We reimburse based upon the current standard rate for auto mileage, and for cellular phone services utilized directly related promoting our business. Expenses will be reimbursed upon a detailed listing of expenses, along with receipts. In an effort to simplify the process of managing reimbursements, they should be submitted on a bi-monthly basis. All other expenses will be the responsibility of the sales representative, unless approved in advance by your manager, or the President.

During the first 6 (six) months, commissions will be paid to you on the following schedule:

For DPS: 30% of net sales over and above monthly quota of \$4,875.00  
 For MCG: 8% on net fees over and above monthly quota of \$18,750.00

During the first six months, the \$4,875 per month will be your "target". The 30% commission on DPS sales will be paid if you sell over and above \$4,875.00 during the month, and complete 100 (one hundred) new prospect calls each week of the month. We measure "100 new prospect calls" by the new information placed into the Goldmine database. Our ongoing measurements are of the following information; new business/practice name and address, the name of the business office administrator/decision maker, the direct phone line and/or extension of the decision makers, their email, private fax, and names of the biller(s), collector(s), or current collection agency. We also give credits for current collection agency status reports, and information related to their current rates of recovery, collection fees and training issues. You will also be credited for needs assessments and documenting the prospects current "likes and dis-likes" with their current agency relationship.

After Feb. 1<sup>st</sup>, 2005, the "target" of \$4,875.00 per month in DPS becomes your quota, and any shortfalls from the previous month will be carried-over to the following month. However, there will be no monthly shortfall carry-overs during the first 6 months of targeted production.

Additional compensation includes an 8% commission on net fees received on your clients accounts placed with MCG for contingency collection.. The 8% commission will be paid on MCG account submissions over and above the quota of \$18,750 per month. Again, for the first six months this quota will be a "target". However, after Feb. 1<sup>st</sup>, 2005, this target becomes your quota, and any shortfalls from the previous month will be carried-over to the following month. Again, there will be no monthly shortfall carry-overs for the first 6 months, as we will be measuring your success on the collection of data and information listed above.

The duties of the position also include the development of clients for the services provided by our network. This includes prospecting, contracting, training and servicing of both new and existing clients. Sales consultants are required during their probationary period to make 100 new prospect calls per week, and document all sales contacts, presentations and cold calling records, while attending all scheduled sales meetings. Should any of these requirements not be met, the company has the option, at any time, to terminate employment.

There will be no fees paid by the sales consultant for lead information, and you are encouraged to develop lead sources of your own. One of your goals will be to train your client to refer accounts to DPS and MCG on an on-going and timely basis. Clients that you bring to the company, and Clients who are assigned to you, which have not placed new collection accounts for a period exceeding 6 months, may be reassigned to another representative, or simply become "house accounts." Representatives can regain these clients if they cause new placements to be received.

Toni, we are excited about your joining our organization, and we are confident that you will become a valuable asset to our team. If we receive your letter of acceptance immediately, your start date will be September 7<sup>th</sup>, 2004. We are currently preparing your sales materials, employee handbook, and orientation/training schedule. Welcome aboard!

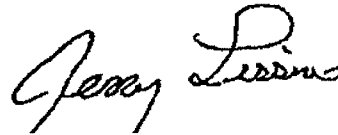
Cordially,



James A. Muschler  
The ARSI Group  
DPS Trainer/Consultant



Dan Burtis,  
President



Lissner  
Sales Consultant



**DELINQUENCY PREVENTION SERVICES, INC.**

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Toni Zietlow

Service Representative - Receivables Analyst

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**Merchants' Credit Guide Co.**

(FOUNDED 1896)

**TONI ZIETLOW**

**SERVICE REPRESENTATIVE  
RECEIVABLES ANALYST**

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